



*Integrated Access
and Support Services*
*An Office of the
Department of Health and Human Services*

John E. Baldacci, Governor

Brenda M. Harvey, Commissioner

MaineCare Income Guidelines 2009

	Elderly, Disabled (no wage) Ages 21-64	QMB, Age 1-20	SLMB	Low Cost Drugs for the Elderly & Disabled (DEL), QI, Ages Birth - 1	Parents of Children Under 18, Pregnant Women	HIV, Benefit/Cervical Cancer, Disabled (Wages)	Maine RX Plus
Family Size	100%	150%	170%	185%	200%	250%	350%
1	\$903	\$1,354	\$1,535	\$1,670	\$1,805	\$2,257	\$3,159
2	\$1,215	\$1,822	\$2,065	\$2,247	\$2,429	\$3,036	\$4,250
3	\$1,526	\$2,289		\$2,823	\$3,052		\$5,341
4	\$1,838	\$2,757		\$3,400	\$3,675		\$6,432
5	\$2,150	\$3,224		\$3,976	\$4,299		\$7,523
6	\$2,461	\$3,692		\$4,553	\$4,922		\$8,613
7	\$2,773	\$4,159		\$5,130	\$5,545		\$9,704
8	\$3,085	\$4,627		\$5,706	\$6,169		\$10,795
Each Added Person	\$312	\$468		\$577	\$624		\$1,091

Federal Poverty Levels – Effective January 2009

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MaineCare Eligibility Guidelines 2009

GROUP	BENEFIT	COUNTABLE MONTHLY INCOME LIMIT*	ASSET LIMIT	SPECIAL RULES
		<u>Family Size</u>		Enrollment continues for 12 months.
Age 0-18		<u>1</u> <u>2</u> <u>3</u> \$1,354 \$1,822 \$2,289	None	If income is near these limits there is a monthly fee of \$8 - \$64 depending on income and family size.
Age 19, 20		\$1,354 \$1,822 \$2,289	\$2,000	If living with parents, parental income and assets are counted.
Age 21-64		a) residing with their child under age 18 \$1,805 \$2,429 b) not residing with their child under age 18 (currently have a waiting list for enrollment) \$ 903 \$1,215	\$2,000 \$2,000 (\$3,000 for a couple)	
Age 65+		\$ 903 \$1,215	\$2,000 (\$3,000 for a couple)	

If a child's coverage is ended due to family income, enrollment can continue for up to 18 mos. Premium is \$250/mo.

* Income limits are updated annually by April 1. "Countable Monthly Income" means gross income minus deductions. Some groups have no allowable deductions.

NOTE: There are different eligibility determination rules for: (a) residents of a nursing facility, (b) certain residential care facilities, and (c) those getting nursing care services at home.



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MaineCare Special Groups 2009

Group	Benefit	Monthly Income Limit	Asset Limit	Special Rules
Pregnant women	Full Benefit	\$1,805	None	Once enrolled coverage continues for 2-3months after the end of pregnancy.
Under age 19 with a disabling condition.	Full Benefit	\$2,022	\$2,000	If a disabling condition, only the child's income/assets, not that of the parents, are counted. A monthly premium is charged based on the income of the member's household.
Working with a disabling condition	Full Benefit	2 step income test: (a) pensions and other benefits must be under \$903/mo. (1 person) (b) pensions along with earnings must be under \$2,257 (1 person)	\$8,000 (\$12,000 for a couple)	Must have a disabling condition according to the criteria of the Social Security Administration and must have earnings. If income is near the limit, there is a monthly fee of \$10-\$20 depending on income.
Medicare Buy-In (QMB)	MaineCare pays Part B monthly premium of \$96.40, plus Medicare coinsurance & deductibles	<u>Family Size</u> 1 2 \$1,354 \$1,822	None	Must be entitled to Medicare Part A
Medicare Buy-In (SLMB)	MaineCare pays Part B monthly premium of \$96.40	<u>Family Size</u> 1 2 \$1,535 \$2,065	None	Must be entitled to Medicare Part A
Medicare Buy-In (QI)	MaineCare pays Part B monthly premium of \$96.40	<u>Family Size</u> 1 2 \$1,670 \$2,247	None	Must be entitled to Medicare Part A

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MaineCare Special Groups 2009

Group	Benefit	Monthly Income Limit	Asset Limit	Special Rules
Breast and Cervical Cancer (or pre-cancer)	Full Benefit	\$2,257 \$3,036	None	Must be without insurance, age 40-64, and have a positive screening by the Maine Center for Disease Control and Prevention (MCDC).
HIV Positive	Limited Benefit	\$2,257 \$3,036	None	Must comply with treatment plan. A \$25-\$50 monthly premium due if income is near the limit.
Non-citizens without documents from INS	Emergency Benefits only	Income limit depends on age	Asset limit depends on age	"Emergency" = severe, sudden, short-lived physical illness/injury needing immediate treatment to prevent more harm. Childbirth (labor & delivery) is covered.
Drugs for Elderly and Disabled (DEL)	Prescription Drugs Only	\$1,670 \$2,247	None	
Maine RX Plus		\$3,159 \$4,250		

Income

"Income" means money from sources such as Social Security, pensions, wages, child support, alimony, rental income.

Some income is totally or partially disregarded.

Each group outlined in this booklet has different rules for what income is disregarded.

Assets

Examples of assets that are counted are: bank accounts, stocks, bonds, some trust funds, vehicles.

Examples of assets that are not counted are: at least 1 vehicle, the home where you reside, rental property, up to \$8,000 in savings.

Estate Recovery

If you get Maine Care benefits and are age 55 or older, the State can make a claim on the assets of your estate to recover the money that MaineCare has paid for your care. No claim will be made if the only service you get is the Medicare Buy-In, DEL or Maine RX Plus.

For more information about the Estate Recovery Program, call 1-800-572-3839.

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